

EXHIBITS - F

*** 334959402-286 ***

TransUnion LLC
 PO Box 805
 Woodlyn, PA 19094-0805



03/03/2021



PDPEB300202666-I033891-078160691



NELSON L. BRUCE

Dear NELSON L. BRUCE,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary;

Should you wish to receive the above description of the procedures we used to investigate your dispute in a separate communication for your records, please contact TransUnion.

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

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A Note on Credit Report Updates

Information in your credit report is updated frequently which means items you disputed may not appear on your credit report or have already changed by the time we received your dispute. In most cases, the Date Updated represents the last time the account information was updated or reported by the data furnisher. Please note that this date may not change following our investigation of your dispute. For **Payment Received** and **Last Payment Made**, please keep in mind, the data may not represent very recent payment activity.

Definitions

For your reference, here are some definitions to help you understand **Your Investigation Results**.

For ACCOUNTS:

Balance: The balance owed as of the date the account was verified or reported	Original Charge Off: If applicable, the amount charged off due to non-payment of the account
Credit Limit: The maximum amount of credit approved by the creditor on the account	Past Due: The amount past due as of the date the account was verified or reported
Date Opened: The date the account was Opened	Pay Status: The current status of the account; how you are currently paying. For accounts that have been paid and closed, sold, or transferred, it represents the last reported status of the account.
High Balance: The highest amount ever owed on an account	Remarks: If applicable, the creditor may provide additional information here related to the account
Last Payment Made: The date the creditor received the last payment on the account	Responsibility: The type of contractual ownership (individual, joint, authorized user, etc.) of the account
Maximum Delinquency: If applicable, the maximum amount past due before an account becomes a charge-off or a collection account	Terms: The monthly payment amount or monthly minimum payment due on the account

For PUBLIC RECORDS:

Court Type: The court where the item was filed	Docket Number: The number assigned to the item by the court
Date Filed: The date the item was filed	Plaintiff: The name of the party who initiated the item
Date Paid: The date the item was paid or otherwise, dismissed or discharged	Type: The nature of the public record filed

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. This rating key will help you understand any updates to your **PAYMENT HISTORY**, if applicable to **YOUR INVESTIGATION RESULTS**. Any rating that is shaded or any value in the account detail appearing with brackets (> <) may indicate that it is considered adverse.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off/Foreclosure	

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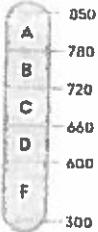
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TransUnion Credit Score

NELSON L. BRUCE

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 03/03/2021</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Score & Grade Range</p>  <p>Unavailable (See Below)</p> <p>The numerical score ranges from 850 to 300 equating grade ranges from A to F.</p>	<p>Where You Rank</p>  <p>Unavailable (See Below)</p> <p>Your credit ranks higher than --% of the nation's population.</p>

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$9.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

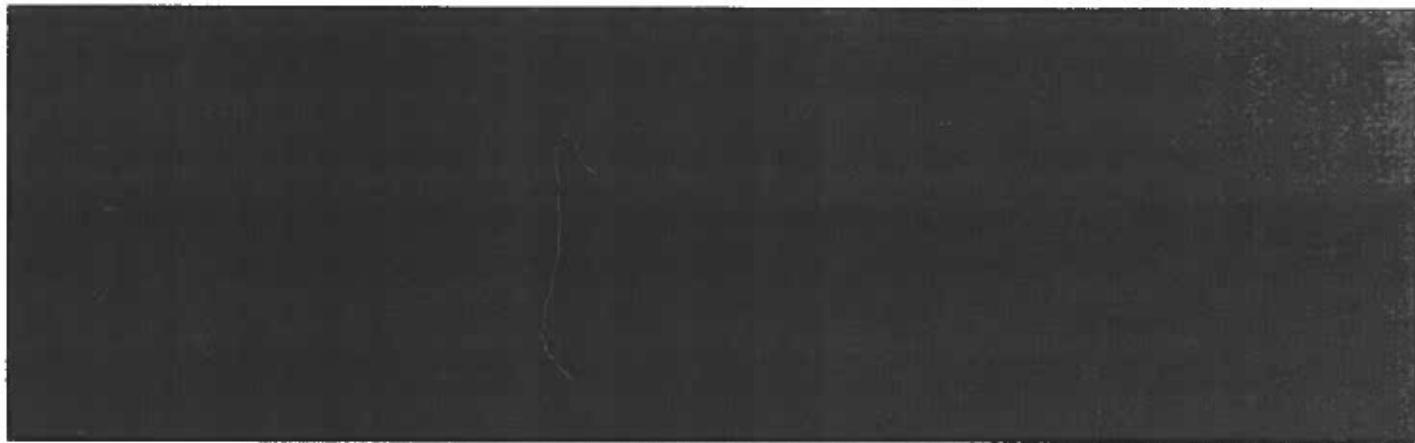
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Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED: A change was made to the item(s) based on your dispute.



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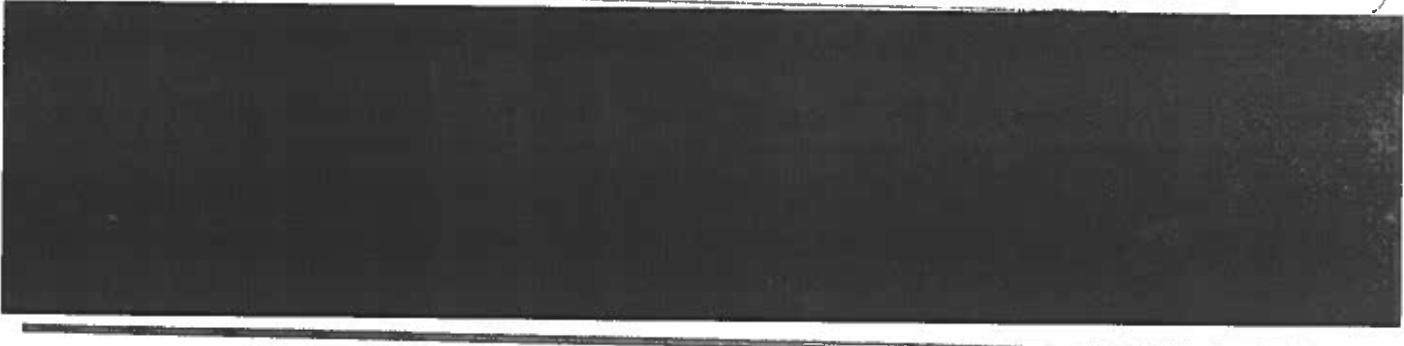
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INVESTIGATION RESULTS - VERIFIED AS ACCURATE: The disputed item was verified as accurate.



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In the preceding pages we have provided details on the results of our investigation. If our investigation has not resolved your dispute, here's what you can do next:

- **Add a 100-word statement to your report.** What this means is that you have the right to send us a note of 100 words or less describing your situation or why you disagree with the results, and we will add this statement to your report. Anyone who views your report will see this statement. Please know that if you include any medical information in your statement, this means you're giving TransUnion permission to include that information in any future credit report we issue on your behalf.
- **Dispute directly with the company that reported the information to us.** If you want changes made to information found on your credit report you may dispute with the company that reported it using the contact information listed in Your Investigation Results.
- **Provide to us any other information or documents about your dispute.** Please visit www.transunion.com/dispute and let us know you are filing a repeat dispute. Be sure to include any other information or documentation you feel will help us resolve your dispute.
- **File a complaint about the company reporting the account or about TransUnion with the Consumer Financial Protection Bureau or with your State's Attorney General's office.**

If there has been a change to your credit report as a result of our investigation, or if you have added a statement to your report, you may ask TransUnion to send an updated credit report to those who have received your report within the last 2 years for employment purposes or within the last 6 months for any other purpose.

A Note on Inquiries

An inquiry is posted on your credit report to notify you that a company has requested your report. Companies can only request a credit report for a legitimate business reason (called permissible purpose). Examples of permissible purpose include: credit transactions, employment consideration, review or collection of an existing account or other legitimate business need, insurance underwriting, government licensing, rental application or court order. Inquiries stay on your credit report for up to two (2) years. Each company that requested your credit report will be listed in the section on inquiries, along with their contact information. Please note, a company doesn't always need your authorization to view your credit report as long as they have a permissible purpose. If you think an inquiry was made without a permissible purpose, we strongly encourage you to reach out to the company who requested your credit report to find out whether they have opened an account in your name. The company can then investigate and if they determine that someone fraudulently applied for credit in your name, they can close that account and send us a letter requesting removal of the inquiry. If you have specific information that the inquiry was made fraudulently, you can also call our Fraud Victim Assistance department at 800-680-7289.

Should You Wish to Contact TransUnion

Please have your TransUnion FILE NUMBER available. Your unique FILE NUMBER is located at the top of each page of this correspondence.

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline
 For more information please visit our Frequently Asked Questions page at
<http://transunion.com/consumerfaqs>

By Mail:

TransUnion
 P. O. Box 2000
 Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 AM – 11:00 PM ET, Monday through Friday, except major holidays.